

IN THE CLAIMS:

Please amend the claims as follows.

1. (Currently Amended) A credit management system for managing information relating to credit of a telecommunications customer comprising:

a credit information manager, said credit information manager managing information relating to a credit limit and credit scoring of said telecommunications customer;

a credit limit manager, said credit limit manager managing credit limit master data and calculating open and used credit for said telecommunications customer;

credit decision support, said credit decision support performing analyses of accounting information relating to said telecommunications customer; and

a credit rules engine, responsive to received customer information by:

placing a customer associated with the received customer information into a customer group,

determining, from among several credit information services external to the credit management system, an external credit information service to contact,

requesting credit scoring information from said determined credit information service,

receiving credit scoring information from said determined credit information service,

storing said credit scoring information in association with the customer,

calculating an internal credit score based upon said external credit scoring information and parameters stored in association with said customer group,

calculating a credit limit for the customer based on said internal credit score, and

storing the credit limit in association with the customer.

~~said credit rules engine applying credit rules to generate internal scoring and internal credit limits from information input into said credit management system.~~

2. (Canceled).

3. (Original) A credit management system as in claim 1, wherein said information input comprises said accounting information.

4. (Original) A credit management system as in claim 3, wherein said accounting information comprises sales volume information, dunning information, and payment history information.
5. (Original) A credit management system as in claim 1, wherein said information input comprises customer profession and age information.
6. (Currently Amended) A method of automatically performing a credit check relating to a telecommunications customer, said method being designed to be run on a computerized platform and comprising the steps of:
 - ~~obtaining an external credit scoring from at least one external credit information provider;~~
 - obtaining information relating to said telecommunications customer from at least one source;
 - placing said customer into a customer group based on the obtained information,
 - determining, from among several credit information services external to the credit management system, an external credit information service to contact based on the customer group,
 - obtaining credit scoring information for said customer from the said determined credit information service,
 - storing said credit scoring information in association with the customer,
 - applying a credit scoring rule to said external credit scoring information and parameters stored in association with said information ~~customer group~~ to calculate an internal credit ~~limit~~ score;
 - calculating a credit limit for the customer based on said internal credit score; and
 - storing said internal credit limit.
7. (Canceled).
8. (Currently Amended) A method of automatically performing a credit check as in claim ~~7~~6, further comprising the step of storing said internal credit scoring.

9. (Original) A method of automatically performing a credit check as in claim 6, wherein said information relating to said telecommunications customer comprises accounting information.

10. (Original) A method of automatically performing a credit check as in claim 9, wherein said accounting information comprises sales volume information, dunning information and payment history information.

11. (Original) A method of automatically performing a credit check as in claim 6, wherein said information relating to said customer comprises profession and age information.

12. (Currently Amended) A method of automatically updating a telecommunications customer's credit scoring, said method being designed to be run on a computerized platform and comprising the steps of:

receiving a customer's information,
placing a customer associated with the received customer information into an updated customer group,
determining, from among several credit information services external to the credit management system, an external credit information service to contact,
requesting credit scoring information from said determined credit information service,
receiving an updated external credit scoring from ~~at least one~~ the determined external credit information ~~provider~~ service;
storing said updated external credit scoring in association with the customer;
~~retrieving updated accounting information;~~
calculating a new internal credit scoring based upon said updated external credit scoring and said parameters stored in association with said updated customer group ~~updated accounting information~~; and
storing said new internal credit scoring; and
calculating a new credit limit based on the internal credit scoring.

13. (Canceled).

14. (Currently Amended) A method of automatically updating a telecommunications customer's internal credit scoring as in claim ~~[[13]]~~ 12, further comprising the steps of:

determining if said internal credit scoring is still valid;
determining if said customer is active; and
if said customer is not active, adding said customer to an inactive list and not updating said customer's internal credit scoring.

15. (Original) A method of automatically updating a telecommunications customer's internal credit scoring as in claim 14, wherein if said customer is not active, erasing a stored credit limit and credit scoring for said telecommunications customer.

16-31. (Canceled).

32. (Currently Amended) A method of automatically preparing a credit checklist for a telecommunications service provider, said method being designed to be run on a computerized platform and comprising the steps of:

obtaining customers' information from an accounts receivable system;
obtaining customers' information from a billing system; and
calculating customers' risk/benefit scoring from the obtained accounts receivable and billing system information;
calculating customers' behavior scoring from the obtained accounts receivable and billing system information;
generating a list of critical customers based on the customer risk/benefit scoring;
generating a list of suspicious customers based on the customer behavior scoring;
generating a customer credit checklist from a predetermined percentage of the customers reported by the accounts receivable system, a predetermined percentage of the customers reported by the billing system, the list of critical customers and the list of suspicious customers.

~~taking information relating to a predetermined volume of telecommunications customers, critical telecommunications customers' information, and suspicious telecommunications customers' information and preparing a report therefrom.~~

33. (Canceled).

Please add the following new claims.

34. (New) A credit management system as in claim 1, wherein the customer groups include the group individual and the group company, wherein,
the parameters associated with the group individual are different from the parameters associated with the group company; and
the external credit information service to contact for the group individual is different from the external credit information service to be contacted for the group company.
35. (New) A credit management system as in claim 1, wherein the customer groups include the group country and the group region, wherein,
the parameters associated with the group country are different from the parameters associated with the group region; and
the external credit information service to contact for the group country is different from the external credit information service to be contacted for the group region.